

## **EXHIBIT E**

**LAW OFFICES OF  
JAMES A. WALRATH**

324 East Wisconsin Avenue, Suite 1410  
Milwaukee, Wisconsin 53202  
P: 414-202-2300 F: 866-507-8858  
Email: [jw@jaw-law.com](mailto:jw@jaw-law.com)

June 19, 2014

Attorney Richard D. Elley  
Elley Law Office  
3303 East Baseline Road, # 7-118  
Gilbert, AZ 85234

Re: Magazine Corporation account # 4144765738

Attorney Elley:

This is to advise that I represent Mr. George Gerharz regarding a debt collection letter, dated May 29, 2014 (copy enclosed), that you sent to him on behalf of a notoriously disreputable enterprise, variously known as or called "Magazines Corporation" or "Magazines Association." See, e.g., the enclosed Better Business Bureau rating. This is notice that your client's claim is disputed and validation is requested. All further communications regarding the alleged debt should be directed to this law office and not my client. Your client is directed to cease and desist from any further contact, whether by mail, telephonic or electronic communication, with Mr. Gerharz.

This is NOT a request for "verification", but a request for VALIDATION made pursuant to 15 USC 1692g Sec. 809 (b) of the Fair Debt Collection Practices Act (FDCPA) and the Wisconsin Consumer Act (WCA). I demand that you provide me with competent evidence that my client has any legal obligation to pay your client. At this time I will also inform you that if you or your client reports invalidated information to any of the three major credit bureaus (Equifax, Experian, Trans Union), that action will be investigated and reviewed for fraud under both federal and state laws, and under section 100.20, Wis. Stats, the Wisconsin Deceptive Practices Act.

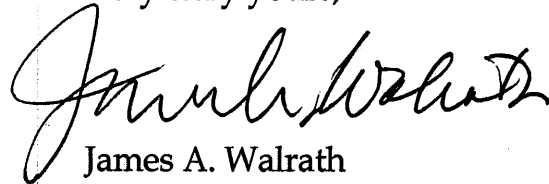
If you are able to provide the proper documentation as requested in the following declaration, I will require 30 days to investigate this information and during such time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my client's credit reports, I will consider taking appropriate action. This

includes any listing of any information to a credit-reporting repository that could be inaccurate or invalidated.

I demand that you provide the following:

1. Any agreement with your client that grants you the authority to collect on this alleged debt.
2. Any agreement that bears the signature of any of the Mr. Gerharz wherein he agreed to pay your client.
3. Amount of alleged debt.
4. Date this alleged debt became payable.
5. A complete accounting of alleged debt and specification of how, as you claim, the alleged debtor(s) would be subject to attorney's fees and court costs exceeding \$1000.00.
6. Any commission or fee to your offices if collection efforts are successful.

Very truly yours,

A handwritten signature in black ink, appearing to read "James A. Walrath", written in a cursive style.

James A. Walrath